

course, the special forces diving supervisor course, and the military freefall jumpmaster course.

I mentioned earlier that Sergeant First Class Cornett also earned his Ranger and Sapper tabs. That meant he had successfully completed combat leadership training at the Army's Ranger school and in a Sapper leader course.

Lance was eventually assigned to the HHC Company, U.S. Army Special Operations Command, based in Fort Bragg, NC. His father, Rhudell, bought Lance a huge sword with a skull and crossbones on it that became his unit's official team logo.

Even while remaining the consummate soldier, Lance never lost sight of the simple pleasures of helping others. His wife, Sandra, tells us one story that illustrates this.

"We were in London one winter and it was really cold outside and snowing," Sandra recalls. "We passed a homeless man. Lance went down the street and went back until he found [him and] he gave him the coat off of his back and all of the money he had. He was that type of person."

His mother, Karen, tells another story that reveals the same sense of caring and compassion in the man everyone else called "Lance," but she called "Lanny."

"Lance came home on leave before he was married," she says. "His uncle Rayne Smith wanted to build a brick firepit in his back yard. He asked Lanny to help him. They went to buy the bricks and then Rayne said, 'I don't know how many to get.'"

"Lanny said, 'Let's put it together here in the parking lot and then we'll know for sure.' They built the entire firepit in the parking lot before bringing the bricks home."

Lance got married on February 10, 1996, to Sandra S. Cornett at the Laurel County Courthouse. Together they raised three wonderful children, Brandy Hart Rudy, Christopher Hart, and Breanna Cheyenne Cornett.

When Lance was home with his family, he would enjoy their company, and get down on the floor to play with his children. One time his mother asked him, "How do you do what you do?"

Lance said to her, "I turn my baseball cap the right way when I'm home and backwards when I'm not. I separate my work from my life." But whether at home or at work, Lance excelled at and was loved in both.

Lance was buried in Manchester, KY, and his uncle Rayne delivered the eulogy at the funeral. In London, England, they also held a memorial service. This was because Lance's special operations unit had once served alongside a British unit, and Lance earned so much respect from these men that they created a memorial to him and just this last November 11, Veterans Day, placed a wreath there to honor his life.

Recently, Lance's family received a visit from a soldier who was with

Lance the day he died. This soldier stayed with Lance for 45 minutes after he had been shot, covering him and sheltering him in a ditch until he could be recovered.

He received the Silver Star for his heroic efforts. "He is a wonderful man," Lance's mother Karen said about the warrior who became like a brother to her son on his last day on this Earth.

Mr. President, my prayers are with the Cornett family after the tragic loss of their husband, father, brother and son. We are thinking today of his wife, Sandra S. Cornett; his daughter, Breanna Cheyenne Cornett; his stepchildren, Christopher Hart and Brandy Hart Rudy and her husband, Benjamin Rudy; his mother, Karen McMullen; his sister, Cristal Chesnut and her husband, Jimmy, and their son, Jesse; his step-grandchildren, Logan and Taylor Rudy; his grandmother, Mary Lou Egan his uncle Rayne Smith, along with his wife Pam and their family; his uncle Warren "Jopo" Egan, along with his wife Patti and their family; and many other beloved family members and friends. Since Lance's passing, his father, Rhudell Cornett, has also sadly left us.

I have tried to describe Lance Cornett as best I can, Mr. President, but his mother, Karen, knows and understands her son more than I could ever hope to. So I will let her have the closing words.

"He was and is the finest man I've ever known, and it was an honor to be his mom," she says.

It is also an honor for this U.S. Senate to pay tribute to SFC Lance S. Cornett's lifetime of service. He gave his life in the performance of that service. Our Nation is richer today for the sacrifice he made on behalf of freedom's cause.

SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) ACT

Mr. DURBIN. Mr. President, yesterday I introduced a bipartisan bill with Senator SNOWE, Senator LINCOLN, and Senator COLEMAN to make health coverage more accessible and affordable for small businesses and the self-employed.

In Illinois and across the Nation, families and individuals agonize over the availability and rising cost of health insurance. Those who don't have health insurance desperately want it. And those who have health coverage realize how easily they could lose it.

Health insurance premiums continue to rise faster than wages and the rate of inflation, placing a great strain on businesses and family budgets.

We are seeing the consequences. People are less likely to receive health coverage through their employer today than in 2000. And the number of uninsured Americans has soared to 47 million, largely because of this drop in employer-sponsored coverage.

While everyone is struggling with rising health costs and reduced health

coverage, small businesses and the self-employed experience these problems most acutely.

Workers in the smallest businesses are almost three times as likely to be uninsured as those who work for the largest businesses.

And when you look at who makes up the uninsured, you find that over 60 percent are either self-employed or work for business with fewer than 100 employees.

This disparity is not because small businesses don't want to offer health insurance. It occurs because small businesses face more obstacles than large employers when they seek coverage.

Administrative costs for health insurance are higher for small businesses than larger businesses. About 20-25 percent of a small business's premium goes to administrative expenses, compared to about 10 percent for large employers. Small businesses are less able to spread the risk of someone getting sick than large employers. Even a single employee with a serious medical condition can cause a dramatic increase in a small business's health insurance premium. Small businesses are also more likely to have lower wages and narrower profit margins than large businesses, making it more difficult for employers and employees to cover the cost of health coverage. Our bill addresses each of these problems. This is not comprehensive health care reform. We leave that to the next President.

But our legislation addresses one of the most serious weaknesses in our current health coverage system, by making health coverage more accessible and affordable for small businesses and the self-employed.

More than a year ago, Senator LINCOLN and I reached out to the National Federation of Independent Business and the National Association of Realtors to see if it was possible to find common ground on an issue that previously could not move forward in a closely divided Senate. We indicated a willingness to make changes to the approach we took during the previous Congress, and they expressed a desire to work with us to try to find a middle ground that would allow us to move forward in a bipartisan manner.

Over the course of many months, we have succeeded in finding that middle ground. With the contributions of Senators SNOWE and COLEMAN, we have developed a bill that provides practical solutions to the very real problems small businesses and the self-employed face in today's health insurance system.

Our bill has three core elements: purchasing pools for small businesses and the self-employed; health insurance rating reforms; and tax credits.

Our bill would create incentives for States to establish purchasing pools and would create a national pool that we call SHOP, the Small Business Health Options Program, for small businesses with up to 100 employees

and for the self-employed. Purchasing pools will lower administrative costs, provide more private health insurance plans for employers and employees to choose from, and enhance competition by making it easier to compare those plans and pick the one that best meets particular needs.

Our bill would prohibit insurers from setting premiums based on health status in both the national SHOP pool and in States' small group markets. Over time, the rating rules in SHOP would reduce insurers' ability to use other factors in setting premiums in order to reduce the wide variation in premiums that often exists today. The bill would provide incentives for states to adopt similar rating rules. These rating changes will make premiums more stable from year to year and make coverage more affordable for those who need it most.

To lower the cost of health coverage, our bill would provide a tax credit to small businesses with up to 50 workers who pay at least 60 percent of their employees' premiums. The size of the tax credit would be targeted to the size of the business. The full tax credit of \$1,000 for self-only coverage and \$2,000 for family coverage would be available to the smallest businesses, with the value of the tax credit phased down as the size of the employer increases. Employers who cover more than 60 percent of the premium would be rewarded with a bonus credit.

In addition, we would begin moving to a system where individual employees would be able to choose their own health plan instead of having their employer choose. Where rating rules permit it, each worker would be able to enroll in the health plan in SHOP that best meets his or her needs.

The bill we have introduced reflects our commitment to find reasonable compromises and address the challenges faced by small employers and the self-employed.

I am pleased that the National Federation of Independent Business and the National Association of Realtors support the bill.

I am also delighted that this is a bipartisan bill. We reached out to Senator SNOWE last year, and she has made valuable contributions to this bill. We are pleased that Senator COLEMAN also has joined us as a cosponsor of the bill.

I am also glad to say the Service Employees International Union is supporting our bill. It is a true sign of our ability to find a reasonable middle ground that such a diverse group has come together to support this bill.

We recognize that other Senators, on both sides of the aisle, have a sincere interest in addressing the problems small businesses and the self-employed are facing. We are committed to working with them to see if an even broader consensus can be found.

I hope my colleagues will take a close look at what we have developed so far and join with us in the fight to expand small businesses' access to affordable health insurance.

SMALL BUSINESS HEALTH PLAN ACT OF 2008

Mr. ENZI. Mr. President, I wish to discuss the cost of health care and what the Senate can do this year to make health care more affordable for America's working families.

Last summer I introduced a bill, Ten Steps to Transform Healthcare in America, which if enacted would provide every American with private health insurance. To help spread the word and get some suggestions and comments from the people of Wyoming, I took it on the road and headed throughout our State, making 10 stops to talk about my bill, Ten Steps to Transform Healthcare in America.

I designed Ten Steps to be an evolving product, something that could be moved in pieces. I have found that Congress isn't very successful doing things in a revolutionary way. I believe we can have success and accomplish real health care reform in an evolutionary fashion.

In just over 3 days we traveled over 1,200 miles, visited 10 towns, and met with hundreds of Wyoming folks. They all had one message for us—they are worried about their health care, and so am I. Of all of the Ten Steps, one in particular created a host of comments and support: Step No. 4, Small Business Health Plans. You see, 70 percent of the people in Wyoming work for small businesses. They experience firsthand the challenges of finding affordable health insurance and keeping it.

So today I am introducing Step 4 of my Ten Steps bill, the Small Business Health Plans Act of 2008, to give a special level of focus to the need to find a way to help small businesses stem the tide of rising health care costs. They simply cannot keep up with the increases and are clamoring for us in the Senate to do something, anything, to help. And do it now.

Small Business Health Plans is something I have been working on for a while with my friend, Senator BEN NELSON. I want to thank Senator NELSON for his leadership and expertise in this matter and for his steadfast support.

Step 4, the Small Business Health Plans Act, will reduce the cost of health care, especially for America's small business owners and working families. Today, of the 46 million people without health insurance in this country, 12 million people own or work for small businesses or live in families that depend on small business wages. Another 5 million are self-employed. That makes 17 million people who can't afford decent health insurance right now and would be helped by this bill.

Small Business Health Plans, SBHPs, will allow business and trade associations to band their members together across State lines and offer group health coverage to their employees. By banding groups of small businesses together on a regional or national basis, SBHPs create real purchasing power that small businesses could never have

on their own. This purchasing power will allow them to negotiate for better prices and greater benefits. Just like big businesses do.

A report prepared by an independent analyst found that Small Business Health Plans would reduce health insurance costs for small business by 12 percent—in today's dollars, about \$1,000 per employee—and would reduce the number of uninsured in working families by 8 percent, or approximately 1 million people. That is real relief.

The American people overwhelmingly support giving small businesses the same power that big companies have to negotiate for better benefits and better prices. And small business owners for years have been asking for the power that big businesses have, so they can secure affordable health care for their employees and their families.

Every day, emergency rooms treat more than 30,000 uninsured Americans who work for or depend on small businesses. That is at least 30,000 reasons why we need to get something done now to help create affordable, market-based choices for America's small businesses and working families.

I am a former small business owner, and I know something about the struggle to provide affordable health coverage to my own family and to my "work family." And Senator NELSON is a former State insurance commissioner, so he knows something about the importance of protecting consumers.

I also want to thank Senator GREGG for his leadership on this issue. Senator GREGG has worked very hard to help find relief for small businesses, and I very much appreciate his support and thank him for being a cosponsor of this important legislation.

Let's take the first step toward more affordable health care for all Americans by giving small business owners the power to create Small Business Health Plans for themselves, their families, and their workers. Let's give them the change they are seeking instead of "more of the same" or more excuses for not acting.

I believe we can agree on 80 percent of the issues and on 80 percent of each issue. If we focus on that 80 percent, we can get things done. I have been and will continue to work with my colleagues and stakeholders to find that 80 percent on Small Business Health Plans to provide real relief for America's working families. The time for action is now.

DHS APPOINTMENT FLEXIBILITY

Mr. AKAKA. Mr. President, I rise to support a bill offered by my good friend Senator VOINOVICH to treat the appointment of the chief Human Capital Officer, CHCO, at the Department of Homeland Security, DHS, the same as all other CHCO appointments.

As part of the Homeland Security Act of 2002, Congress established CHCOs at Federal agencies to improve